



# Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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**BHC Name** UBS AMERICAS HOLDING LLC

**City/State** NEW YORK, NY

## Bank Holding Company Information

Federal Reserve District: 2

Consolidated Assets (\$000): 201,284,754

Peer Group Number: 9 Number in Peer Group: \_\_\_\_\_

Number of Bank Subsidiaries: \_\_\_\_\_

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

UBS AMERICAS HOLDING LLC  
1285 AVENUE OF THE AMERICAS  
  
NEW YORK, NY 10019

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BHC Name

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Peer #

## Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000) .....	206,302,948	182,479,560	186,499,190	158,013,911	138,547,002
Net income (\$000) .....	338,939	1,420,068	1,811,939	975,257	729,933
Number of BHCs in peer group .....					125

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	1.09			0.90			0.91			1.02			1.27	3.01	8
+ Non-interest income .....	5.56			6.95			6.86			7			7.51	1.32	97
– Overhead expense .....	6.07			6.43			6.39			6.86			7.81	2.69	98
– Provision for credit losses .....	0.02			0			0.01			0.02			0.02	0.15	15
+ Securities gains (losses) .....	0			0			0			0.02			0.02	0.01	80
+ Other tax equivalent adjustments .....	0			0			0			0			0	0	42
= Pretax net operating income (tax equivalent) .....	0.55			1.43			1.38			1.16			0.97	1.56	10
Net operating income .....	0.22			1.04			0.97			0.62			0.53	1.19	8
Net income .....	0.22			1.04			0.97			0.62			0.53	1.19	8
Net income (Subchapter S adjusted) .....														1.17	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	2.12			1.55			1.54			2.01			3.92	4.41	20
Interest expense .....	0.90			0.52			0.50			0.81			2.38	1.08	94
Net interest income (tax equivalent) .....	1.22			1.03			1.04			1.20			1.54	3.33	7
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.02			0.02			0.03			0.04			0.04	0.21	20
Earnings coverage of net loan and lease losses (X) .....	54.06			136.89			109.94			78.89			54.24	24.40	86
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	0.14			0.15			0.14			0.19			0.19	0.83	1
Allowance for loan and lease losses / Total loans and leases .....	0.14			0.15			0.14			0.19			0.19	0.81	1
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.09			0.13			0.12			0.19			0.17	0.57	11
30–89 days past due loans and leases / Total loans and leases .....	0.02			0.02			0.02			0.10			0.08	0.43	10
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	8.66			-16.95			-23.86			-12.06			1.78	14.45	17
Net short-term noncore funding dependence .....	-23.49			-42.20			-52.03			-39.16			-27.12	3.38	7
Net loans and leases / Total assets .....	50.59			45.42			42.73			40.67			42.32	63.77	13
<b>Capitalization</b>															
Tier 1 leverage ratio .....	8.68			10.19			9.06			11.27			11.74	9.76	89
Holding company equity capital / Total assets .....	12.74			14.76			12.91			16.41			20.27	12.43	99
Total equity capital (including minority interest) / Total assets .....	12.74			14.76			12.91			16.41			20.27	12.57	98
Common equity tier 1 capital / Total risk-weighted assets .....	17.23			20.72			17.82			22.50			22.01	12.17	96
Net loans and leases / Equity capital (X) .....	3.97			3.08			3.31			2.48			2.09	5.21	7
Cash dividends / Net income .....	241.56			124.69			209.08			96.86			81.55	33.12	95
Cash dividends / Net income (Subchapter S adjusted) .....													-12.02		
<b>Growth Rates</b>															
Assets .....	6.84			18.31			21.67			23.72			-2.38	9.26	7
Equity capital .....	-7.77			-1.40			-4.24			0.13			3.01	10.49	24
Net loans and leases .....	19.01			28.27			27.82			18.90			4.50	9.10	36
Noncore funding .....	55.58			-0.57			8.92			14.06			-16.08	6.59	19
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	28.54			7.78			27.16			12.26			13.14	1.02	94
Long-term debt / Equity capital .....	113.04			77.71			91.45			73.76			63.06	13.04	92
Equity investment in subsidiaries / Equity capital .....	84.29			78.67			81.86			72.71			86.32	103.22	3
Cash from ops + noncash items + op expense / Op expense + dividends .....	-25.46			13.10			-1.27			373.57			162.50	190.27	44

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,872,482	1,338,951	1,830,654	1,708,464	2,127,580	39.85	50.87
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	1,872,482	1,338,951	1,830,654	1,708,464	2,127,580	39.85	50.87
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	1,872,482	1,338,951	1,830,654	1,708,464	2,127,580	39.85	50.87
Investment interest income (tax equivalent).....	190,651	152,114	206,427	241,427	275,703	25.33	183.96
Interest on balances due from depository institutions.....	216,049	20,389	30,555	17,971	46,298	959.64	438.55
Interest income on other earning assets.....	645,282	347,217	450,207	730,973	2,042,011	85.84	-4.24
Total interest income (tax equivalent).....	2,924,464	1,858,671	2,517,843	2,698,835	4,491,592	57.34	44.61
Interest on time deposits of \$250K or more.....	0	0	0	0	0		
Interest on time deposits < \$250K.....	86,554	55,708	72,749	156,743	256,180	55.37	2201.97
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	195,925	16,492	23,872	38,062	143,081	1088.00	823.91
Interest on other borrowings and trading liabilities.....	961,470	549,660	717,508	871,613	2,290,289	74.92	13.11
Interest on subordinated debt and mandatory convertible securities.....	6	4	22	25,975	37,204	50.00	-99.97
Total interest expense.....	1,243,955	621,864	814,151	1,092,393	2,726,754	100.04	39.13
Net interest income (tax equivalent).....	1,680,509	1,236,807	1,703,692	1,606,442	1,764,838	35.87	48.96
Non-interest income.....	8,602,912	9,517,792	12,795,238	11,068,069	10,405,187	-9.61	10.09
Adjusted operating income (tax equivalent).....	10,283,421	10,754,599	14,498,930	12,674,511	12,170,025	-4.38	14.99
Overhead expense.....	9,393,067	8,795,372	11,923,673	10,842,210	10,826,489	6.80	18.98
Provision for credit losses.....	35,495	6,114	12,501	35,022	25,947		1520.78
Securities gains (losses).....	-172	6,621	6,073	38,634	24,861		
Other tax equivalent adjustments.....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	854,118	1,959,638	2,568,687	1,836,017	1,342,541	-56.41	-18.44
Applicable income taxes.....	511,895	537,235	753,555	857,988	609,235	-4.72	
Tax equivalent adjustments.....	3,284	2,335	3,193	2,772	3,373	40.64	
Applicable income taxes (tax equivalent).....	515,179	539,570	756,748	860,760	612,608	-4.52	
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	338,939	1,420,068	1,811,939	975,257	729,933	-76.13	-67.86
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	338,939	1,420,068	1,811,939	975,257	729,933	-76.13	-67.86
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	338,939	1,420,068	1,811,939	975,257	729,933	-76.13	-67.86
Investment securities income (tax equivalent).....	190,651	152,114	206,427	241,427	275,703	25.33	183.96
US Treasury and agency securities (excluding mortgage-backed securities).....	67,772	63,984	88,747	87,607	96,775	5.92	170.68
Mortgage-backed securities.....	119,443	85,747	114,425	150,909	175,442	39.30	189.33
All other securities.....	3,436	2,383	3,255	2,911	3,486	44.19	319.02
Cash dividends declared.....	818,739	1,770,712	3,788,415	944,617	595,276	-53.76	1315.35
Common.....	687,000	1,669,000	3,653,000	769,000	450,000	-58.84	
Preferred.....	131,739	101,712	135,415	175,617	145,276	29.52	127.74

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	1.89			1.36			1.35			1.71			3.24	4	11
Less: Interest expense .....	0.80			0.45			0.44			0.69			1.97	0.98	92
Equals: Net interest income (tax equivalent) .....	1.09			0.90			0.91			1.02			1.27	3.01	8
Plus: Non-interest income .....	5.56			6.95			6.86			7			7.51	1.32	97
Equals: adjusted operating income (tax equivalent) .....	6.65			7.86			7.77			8.02			8.78	4.41	96
Less: Overhead expense .....	6.07			6.43			6.39			6.86			7.81	2.69	98
Less: Provision for credit losses .....	0.02			0			0.01			0.02			0.02	0.15	15
Plus: Realized gains (losses) on held-to-maturities securities .....	0			0			0			0			0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0			0			0			0.02			0.02	0.01	80
Plus: other tax equivalent adjustments .....	0			0			0			0			0	0	42
Equals: Pretax net operating income (tax equivalent) .....	0.55			1.43			1.38			1.16			0.97	1.56	10
Less: Applicable income taxes (tax equivalent) .....	0.33			0.39			0.41			0.54			0.44	0.36	78
Less: Minority interest .....	0			0			0			0			0	0	36
Equals: Net operating income .....	0.22			1.04			0.97			0.62			0.53	1.19	8
Plus: Net extraordinary items .....	0			0			0			0			0	0	50
Equals: Net income .....	0.22			1.04			0.97			0.62			0.53	1.19	8
Memo: Net income (last four quarters) .....	0.36			0.99			0.97			0.62			0.53	1.19	8
Net income—BHC and noncontrolling (minority) interest .....	0.22			1.04			0.97			0.62			0.53	1.20	7
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	89.21			87.40			87.69			84.83			82.80	91.05	3
Average interest-bearing funds / Average assets .....	76.68			71.38			72.91			67.13			61.41	65.57	31
Interest income (tax equivalent) / Average earning assets .....	2.12			1.55			1.54			2.01			3.92	4.41	20
Interest expense / Average earning assets .....	0.90			0.52			0.50			0.81			2.38	1.08	94
Net interest income (tax equivalent) / Average earning assets .....	1.22			1.03			1.04			1.20			1.54	3.33	7
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	2.59			2.27			2.26			2.71			3.72	5.09	3
Interest-bearing bank balances .....	0.97			0.14			0.14			0.16			1.33	2.04	15
Federal funds sold and reverse repos .....	1.64			0.80			0.73			1.31			5.24	2.44	91
Trading assets .....	2.32			1.15			1.15			1.73			3.23	0.99	86
Total earning assets .....	2.12			1.55			1.54			2.01			3.91	4.36	22
Investment securities (tax equivalent) .....	2.11			1.63			1.66			1.98			2.40	2.76	20
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.95			1.81			1.85			2.36			2.19	2.32	47
Mortgage-backed securities .....	2.16			1.47			1.50			1.71			2.49	2.61	33
All other securities .....										831.71			906.63	4.06	99
Interest-bearing deposits .....	0.32			0.10			0.10			0.26			0.80	1.10	28
Time deposits of \$250K or more .....														1.96	
Time deposits < \$250K .....	1.71			2.01			1.83			2.94			3.08	1.82	99
Other domestic deposits .....	0.24			0.02			0.02			0.06			0.33	0.93	6
Foreign deposits .....														1.19	
Federal funds purchased and repos .....	4.72			3.66			3.46			4.76			14.26	1.86	97
Other borrowed funds and trading liabilities .....	2.12			1.32			1.29			1.57			2.89	2.38	76
All interest-bearing funds .....	1.05			0.64			0.60			1.03			3.20	1.49	95

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.



BHC Name

City/State

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## Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income	8,602,912	9,517,792	12,795,238	11,068,069	10,405,187
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	0	0	0	0	0
Trading revenue	134,945	212,205	236,745	221,173	286,098
Investment banking fees and commissions	6,907,397	8,177,781	11,012,462	9,041,639	8,238,440
Insurance activities revenue	28,874	35,633	51,059	48,028	62,183
Venture capital revenue	0	10	56	114	59
Net servicing fees	1,605	903	1,809	2,961	1,592
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	-372	-680	1,533	-246	-337
Other non-interest income	1,530,463	1,091,940	1,491,574	1,754,400	1,817,152
Total overhead expenses	9,393,067	8,795,372	11,923,673	10,842,210	10,826,489
Personnel expense	6,341,965	6,325,764	8,438,387	7,601,219	7,232,069
Net occupancy expense	649,219	619,014	857,532	817,080	568,004
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	161	161	215	35,122	39,949
Other operating expenses	2,401,722	1,850,433	2,627,539	2,388,789	2,986,467
Fee income on mutual funds and annuities	1,171,918	1,250,284	1,726,218	1,776,493	1,663,208
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	48,603,575	49,664,990	49,691,819	54,807,699	63,423,657
Number of equivalent employees	21,249	20,772	20,796	20,913	20,502
Average personnel expense per employee	298.46	304.53	405.77	363.47	352.75
Average assets per employee	9,708.83	8,784.88	8,968.03	7,555.77	6,757.73

### Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Mutual fund fee income / Non-interest income	13.62			13.14			13.49			16.05			15.98	2.72	96
Overhead expenses / Net Interest Income + non-interest income	91.37			81.80			82.26			85.56			88.98	61.29	95

### Percent of Average Assets

Total overhead expense	6.07			6.43			6.39			6.86			7.81	2.69	98
Personnel expense	4.10			4.62			4.52			4.81			5.22	1.41	98
Net occupancy expense	0.42			0.45			0.46			0.52			0.41	0.28	91
Other operating expenses	1.55			1.35			1.41			1.53			2.18	0.97	92
Overhead less non-interest income	0.51			-0.53			-0.47			-0.14			0.30	1.32	9

### Percent of Adjusted Operating Income (Tax Equivalent)

Total overhead expense	91.34			81.78			82.24			85.54			88.96	60.64	95
Personnel expense	61.67			58.82			58.20			59.97			59.43	32.39	99
Net occupancy expense	6.31			5.76			5.91			6.45			4.67	6.52	16
Other operating expenses	23.36			17.21			18.12			19.12			24.87	21.20	77
Total non-interest income	83.66			88.50			88.25			87.33			85.50	29.23	95
Fiduciary activities income	0			0			0			0			0	1.97	14
Service charges on domestic deposit accounts	0			0			0			0			0	3.88	3
Trading revenue	1.31			1.97			1.63			1.75			2.35	1.18	83
Investment banking fees and commissions	67.17			76.04			75.95			71.34			67.69	3.54	98
Insurance activities revenue	0.28			0.33			0.35			0.38			0.51	0.47	75
Venture capital revenue	0			0			0			0			0	0.02	83
Net servicing fees	0.02			0.01			0.01			0.02			0.01	0.28	35
Net securitization income	0			0			0			0			0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0			-0.01			0.01			0			0	1.86	10
Other non-interest income	14.88			10.15			10.29			13.84			14.93	10.04	78
Overhead less non-interest income	7.68			-6.72			-6.01			-1.78			3.46	31.06	8
Applicable income taxes / Pretax net operating income (tax equivalent)	59.93			27.42			29.34			46.73			45.38	20.56	97
Applicable income tax + TE / Pretax net operating income + TE	60.32			27.53			29.46			46.88			45.63	23.23	95

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

**Assets**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	29,020,495	22,757,269	24,238,109	19,111,539	17,627,238	27.52	156.64
Commercial and industrial loans	7,903,985	8,919,562	9,534,432	5,922,432	5,383,831	-11.39	45.90
Loans to individuals	43,100,065	38,195,249	40,953,148	30,504,381	23,644,981	12.84	70.79
Loans to depository institutions and acceptances of other banks	7,039	4,101	19,102	2,258	24	71.64	6478.50
Agricultural loans	0	0	0	0	0		
Other loans and leases	21,947,504	15,817,184	14,984,354	14,696,264	12,416,407	38.76	76.86
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	101,979,088	85,693,365	89,729,145	70,236,874	59,072,481	19.00	87.56
Less: Allowance for loan and lease losses	143,676	127,297	124,577	135,526	114,427	12.87	24.24
Net loans and leases	101,835,412	85,566,068	89,604,568	70,101,348	58,958,054	19.01	87.70
Debt securities that reprice or mature in over 1 year	12,088,060	12,537,484	12,087,911	12,133,308	9,868,690	-3.58	110.39
Mutual funds and equity securities	11,358	15,957	17,315	12,263	68,843	-28.82	132.32
Subtotal	113,934,830	98,119,509	101,709,794	82,246,919	68,895,587	16.12	89.87
Interest-bearing bank balances	22,685,537	20,866,036	34,394,652	19,137,655	2,084,919	8.72	334.23
Federal funds sold and reverse repos	24,624,205	32,392,852	34,396,786	31,455,760	31,757,951	-23.98	-39.22
Debt securities that reprice or mature within 1 year	271,991	298,878	222,062	403,457	948,336	-9.00	-70.65
Trading assets	11,552,759	8,902,335	11,153,543	11,782,206	9,750,306	29.77	-25.01
Total earning assets	173,069,322	160,579,610	181,876,837	145,025,997	113,437,099	7.78	41.77
Non-interest-bearing cash and due from depository institutions	3,215,941	2,642,078	3,117,458	3,424,518	2,611,211	21.72	57.79
Premises, fixed assets, and leases	3,448,356	3,409,634	3,478,199	3,328,710	2,487,067	1.14	316.92
Other real estate owned	226	517	931	0	0	-56.29	-77.06
Investment in unconsolidated subsidiaries	39,883	63,363	63,363	66,165	65,871	-37.06	28.26
Intangible and other assets	21,511,026	21,709,036	21,180,852	20,514,946	20,713,243	-0.91	1.88
Total assets	201,284,754	188,404,238	209,717,640	172,360,336	139,314,491	6.84	37.78
Quarterly average assets	202,046,676	185,714,619	198,558,080	165,528,006	140,902,874	8.79	40.20
Average loans and leases (YTD)	96,220,958	78,685,676	81,003,091	63,033,732	57,126,730	22.29	76.90
<b>Memoranda</b>							
Loans held-for-sale	0	0	0	0	923		-100.00
Loans not held-for-sale	101,979,088	85,693,365	89,729,145	70,236,874	59,071,558	19.00	87.57
Real estate loans secured by 1-4 family	27,253,557	21,845,608	22,911,958	18,635,689	17,290,711	24.76	141.63
Commercial real estate loans	1,766,938	911,660	1,326,151	475,135	333,545	93.82	7065.49
Construction and land development	1,056	1,945	439	1,835	1,345	-45.71	-0.56
Multifamily	514,872	300,908	457,366	214,464	171,328	71.11	2102.00
Nonfarm nonresidential	1,251,010	608,807	868,346	258,836	160,872	105.49	581765.12
Real estate loans secured by farmland	0	0	0	715	2,982		-100.00
Total investment securities	12,371,409	12,852,319	12,327,288	12,549,028	10,885,869	-3.74	85.27
U.S. Treasury securities	4,474,570	5,207,297	5,050,721	3,504,365	4,260,468	-14.07	55.71
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	0	0	0	324	367		-100.00
Mortgage-backed securities	7,885,481	7,629,065	7,259,252	9,032,076	6,556,191	3.36	107.64
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		-100.00
Mutual funds and equity securities	11,358	15,957	17,315	12,263	68,843	-28.82	132.32
Available-for-sale securities	0	7,949,331	7,486,269	7,712,915	5,822,210	-100.00	-100.00
U.S. Treasury securities	0	2,752,185	2,645,387	1,099,146	1,867,931	-100.00	-100.00
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	0	5,197,146	4,840,882	6,613,769	3,954,279	-100.00	-100.00
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		-100.00
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-1,028,857	167,784	118,942	317,028	172,980		
Available-for-sale securities appreciation (depreciation)		28,241	-17,673	179,251	8,039		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	0	0	0	0	0		-100.00

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## Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	8,316	13,255	10,237	7,417	7,022	-37.26	-6.92
NOW, ATS and transaction accounts .....	8,851,413	15,191,770	7,594,869	11,371,733	3,162,698	-41.74	766.66
Time deposits less brokered deposits < \$250K .....	-2,878,351	0	0	-5,283,358	-336,195		
MMDA and other savings accounts .....	90,704,765	84,723,454	106,516,604	72,457,646	45,189,824	7.06	100.85
Other non-interest-bearing deposits .....	5,756,866	7,089,332	7,291,565	7,471,204	0	-18.80	
Core deposits .....	102,443,009	107,017,811	121,413,275	86,024,642	48,023,349	-4.27	121.78
Time deposits of \$250K or more .....	0	0	0	0	0		
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	6,139,611	7,623,001	6,477,965	8,198,355	5,740,483	-19.46	-42.26
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	7,503,180	2,490,959	7,859,310	3,911,688	4,129,728	201.22	-16.09
Other borrowings w/remaining maturity over 1 year .....	29,787,756	21,557,450	25,327,750	20,557,462	17,758,805	38.18	15.50
Brokered deposits < \$250K .....	14,013,698	5,250,743	5,075,749	8,408,934	8,385,113	166.89	4733.56
Noncore funding .....	57,444,245	36,922,153	44,740,774	41,076,439	36,014,129	55.58	25.82
Trading liabilities .....	3,884,341	3,405,392	4,807,062	3,866,976	3,803,670	14.06	-28.99
Subordinated notes and debentures + trust preferred securities .....	0	600,000	0	600,000	600,000	-100.00	-100.00
Other liabilities .....	11,867,789	12,653,348	11,671,928	12,509,566	22,628,719	-6.21	-47.37
Total liabilities .....	175,639,384	160,598,704	182,633,039	144,077,623	111,069,867	9.37	45.80
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	4,150,000	3,150,000	4,150,000	3,150,000	3,150,000	31.75	84.44
Common stock .....	1	1	1	1	1	0.00	0.00
Common surplus .....	45,819,849	45,825,775	45,824,355	45,718,678	45,635,663	-0.01	3.37
Retained earnings .....	-22,075,189	-19,969,539	-21,595,387	-19,618,894	-19,328,304		
Accumulated other comprehensive income .....	-1,349,291	-300,703	-394,368	-67,072	-312,736		
Other equity capital components .....	-900,000	-900,000	-900,000	-900,000	-900,000		
Total holding company equity capital .....	25,645,370	27,805,534	27,084,601	28,282,713	28,244,624	-7.77	0.10
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	25,645,370	27,805,534	27,084,601	28,282,713	28,244,624	-7.77	0.10
Total liabilities and capital .....	201,284,754	188,404,238	209,717,640	172,360,336	139,314,491	6.84	37.78
<b>Memoranda</b>							
Non-interest-bearing deposits .....	5,765,182	7,102,587	7,301,802	7,478,621	7,022	-18.83	64430.80
Interest-bearing deposits .....	110,691,525	105,165,967	119,187,222	86,954,955	56,401,440	5.25	138.19
Total deposits .....	116,456,707	112,268,554	126,489,024	94,433,576	56,408,462	3.73	150.54
Long-term debt that reprices within 1 year .....	28,575,591	20,850,600	24,075,600	19,825,600	16,338,400	37.05	20.26
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	27,084,601	28,282,713	28,282,713	28,244,624	27,388,545		
Accounting restatements .....	1	97	97	-353,215	0		
Net income .....	338,939	1,420,068	1,811,939	975,257	729,933		
Net sale of new perpetual preferred stock .....	0	0	1,000,000	0	900,000		
Net sale of new common stock .....	0	0	0	0	0		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	900,000		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	818,739	1,770,712	3,788,415	944,617	595,276		
Change in other comprehensive income .....	-954,925	-233,631	-327,295	245,656	249,659		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	-4,507	106,999	105,562	115,008	471,763		
Holding company equity capital, ending balance .....	25,645,370	27,805,534	27,084,601	28,282,713	28,244,624		

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## Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
<b>Percent of Total Assets</b>															
Real estate loans	14.42			12.08			11.56			11.09			12.65	37.78	15
Commercial and industrial loans	3.93			4.73			4.55			3.44			3.86	12.02	15
Loans to individuals	21.41			20.27			19.53			17.70			16.97	4.20	93
Loans to depository institutions and acceptances of other banks	0			0			0.01			0			0	0.04	59
Agricultural loans	0			0			0			0			0	0.24	11
Other loans and leases	10.90			8.40			7.15			8.53			8.91	5.01	80
Net loans and leases	50.59			45.42			42.73			40.67			42.32	63.77	13
Debt securities over 1 year	6.01			6.65			5.76			7.04			7.08	14.60	14
Mutual funds and equity securities	0.01			0.01			0.01			0.01			0.05	0.06	61
Subtotal	56.60			52.08			48.50			47.72			49.45	79.65	11
Interest-bearing bank balances	11.27			11.08			16.40			11.10			1.50	3.06	35
Federal funds sold and reverse repos	12.23			17.19			16.40			18.25			22.80	1.57	95
Debt securities 1 year or less	0.14			0.16			0.11			0.23			0.68	1.91	35
Trading assets	5.74			4.73			5.32			6.84			7	1.19	88
Total earning assets	85.98			85.23			86.72			84.14			81.43	89.53	6
Non-interest cash and due from depository institutions	1.60			1.40			1.49			1.99			1.87	1.14	92
Other real estate owned	0			0			0			0			0	0.03	4
All other assets	12.42			13.37			11.79			13.87			16.70	9.27	92
<b>Memoranda</b>															
Short-term investments	23.64			28.43			32.91			29.59			24.97	7.63	88
U.S. Treasury securities	2.22			2.76			2.41			2.03			3.06	1.03	80
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0	0.54	13
Municipal securities	0			0			0			0			0	1.34	16
Mortgage-backed securities	3.92			4.05			3.46			5.24			4.71	11.44	15
Asset-backed securities	0			0			0			0			0	0.28	25
Other debt securities	0			0			0			0			0	0.39	9
Loans held-for-sale	0			0			0			0			0	0.39	15
Loans held for investment	50.66			45.48			42.79			40.75			42.40	63.50	13
Real estate loans secured by 1-4 family	13.54			11.60			10.93			10.81			12.41	13.29	47
Revolving	0			0			0			0			0	2.07	3
Closed-end, secured by first liens	13.54			11.60			10.93			10.81			12.41	10.69	61
Closed-end, secured by junior liens	0			0			0			0			0	0.28	3
Commercial real estate loans	0.88			0.48			0.63			0.28			0.24	22.23	5
Construction and land development	0			0			0			0			0	3.44	7
Multifamily	0.26			0.16			0.22			0.12			0.12	3.01	8
Nonfarm nonresidential	0.62			0.32			0.41			0.15			0.12	14.69	5
Real estate loans secured by farmland	0			0			0			0			0	0.36	23

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## Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	28.46			26.56			27.01			27.21			29.84	57.46	13
Real estate loans secured by 1-4 family	26.72			25.49			25.53			26.53			29.27	20.75	77
Revolving	0			0			0			0			0	3.15	3
Closed-end	26.72			25.49			25.53			26.53			29.27	17.39	86
Commercial real estate loans	1.73			1.06			1.48			0.68			0.56	33.52	5
Construction and land development	0			0			0			0			0	5.09	7
1-4 family	0			0			0			0			0	0.94	7
Other	0			0			0			0			0	4.02	8
Multifamily	0.50			0.35			0.51			0.31			0.29	4.69	8
Nonfarm nonresidential	1.23			0.71			0.97			0.37			0.27	22.15	5
Owner-occupied	0.02			0.03			0.03			0.07			0.01	7.72	8
Other	1.20			0.68			0.94			0.30			0.27	14.34	6
Real estate loans secured by farmland	0			0			0			0			0.01	0.55	23
Loans to depository institutions and acceptances of other banks	0.01			0			0.02			0			0	0.11	59
Commercial and industrial loans	7.75			10.41			10.63			8.43			9.11	19.53	15
Loans to individuals	42.26			44.57			45.64			43.43			40.03	7.13	93
Credit card loans	0.24			0.26			0.29			0.32			0.43	0.81	67
Agricultural loans	0			0			0			0			0	0.37	11
Other loans and leases	21.52			18.46			16.70			20.92			21.02	9.85	84
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	172.88			126.40			141.12			108.80			117.06	391.26	12
Real estate loans secured by 1-4 family	162.36			121.33			133.40			106.09			114.82	138.18	42
Revolving	0			0			0			0			0	21.26	2
Closed-end	162.36			121.33			133.40			106.09			114.82	115.20	51
Commercial real estate loans	10.53			5.06			7.72			2.70			2.22	229.44	4
Construction and land development	0.01			0.01			0			0.01			0.01	34.95	6
1-4 family	0			0			0			0			0	6.61	6
Other	0.01			0.01			0			0.01			0.01	27.32	7
Multifamily	3.07			1.67			2.66			1.22			1.14	31.04	8
Nonfarm nonresidential	7.45			3.38			5.06			1.47			1.07	152.10	4
Owner-occupied	0.15			0.14			0.15			0.28			0.02	53.07	6
Other	7.30			3.24			4.91			1.20			1.05	97.41	4
Real estate loans secured by farmland	0			0			0			0			0.02	3.60	22
Loans to depository institutions and acceptances of other banks	0.04			0.02			0.11			0.01			0	0.44	58
Commercial and industrial loans	47.09			49.54			55.51			33.71			35.75	122.02	10
Loans to individuals	256.76			212.14			238.44			173.65			157.02	43.51	92
Credit card loans	1.46			1.24			1.49			1.28			1.69	4.34	62
Agricultural loans	0			0			0			0			0	2.18	11
Other loans and leases	130.75			87.85			87.24			83.66			82.46	52.44	75
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	7.22			7.06			7.59			6.48			6.57	26.45	8
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	43.88			33.62			39.66			25.90			25.79	178.57	11
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	44.03			33.76			39.81			26.17			25.81	236.10	9

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## Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
<b>Percent of Total Assets</b>															
Short-term investments	23.64			28.43			32.91			29.59			24.97	7.63	88
Liquid assets	36.98			41.21			45.48			45.45			40.93	22.44	85
Investment securities	6.15			6.82			5.88			7.28			7.81	16.99	12
Net loans and leases	50.59			45.42			42.73			40.67			42.32	63.77	13
Net loans, leases and standby letters of credit	50.79			45.56			42.88			40.84			42.48	64.84	11
Core deposits	50.89			56.80			57.89			49.91			34.47	63.09	11
Noncore funding	28.54			19.60			21.33			23.83			25.85	19.36	73
Time deposits of \$250K or more	0			0			0			0			0	2.94	2
Foreign deposits	0			0			0			0			0	0.43	38
Federal funds purchased and repos	3.05			4.05			3.09			4.76			4.12	1.94	79
Secured federal funds purchased	0			0			0			0			0	0	49
Net federal funds purchased (sold)	-9.18			-13.15			-13.31			-13.49			-18.68	0.48	2
Commercial paper	0			0			0			0			0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	3.73			1.32			3.75			2.27			2.96	3.01	53
Earning assets that reprice within 1 year	56.54			58			59.75			55.48			53.26	39.29	87
Interest-bearing liabilities that reprice within 1 year	2.13			1.08			1.20			0.81			4.24	10.19	14
Long-term debt that reprices within 1 year	14.20			11.07			11.48			11.50			11.73	0.96	94
Net assets that reprice within 1 year	40.21			45.85			47.07			43.17			37.30	26.63	80
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	8.66			-16.95			-23.86			-12.06			1.78	14.45	17
Net short-term noncore funding dependence	-23.49			-42.20			-52.03			-39.16			-27.12	3.38	7
Short-term investment / Short-term noncore funding	228.59			440.73			428.95			271.47			215.97	77.77	87
Liquid assets - short-term noncore funding / Nonliquid assets	42.27			59.12			69.34			63.34			49.71	16.97	88
Net loans and leases / Total deposits	87.44			76.22			70.84			74.23			104.52	90.31	86
Net loans and leases / Core deposits	99.41			79.95			73.80			81.49			122.77	103.93	81
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-6.18			0.94			0.70			1.82			1.16	0.72	75
Available-for-sale securities appreciation (depreciation) / Tier 1 capital				0.16			-0.10			1.03			0.05	1.36	14
Structured notes appreciation (depreciation) / Tier 1 capital													0		
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	99.91			38.02			39.13			38.44			45.88	12.67	89
Available-for-sale securities	0			61.85			60.73			61.46			53.48	85.40	10
U.S. Treasury securities	36.17			40.52			40.97			27.93			39.14	6.15	92
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0	3.49	13
Municipal securities	0			0			0			0			0	7.75	16
Mortgage-backed securities	63.74			59.36			58.89			71.97			60.23	67.43	38
Asset-backed securities	0			0			0			0			0	1.66	24
Other debt securities	0			0			0			0			0	2.94	9
Mutual funds and equity securities	0.09			0.12			0.14			0.10			0.63	0.40	70
Debt securities 1 year or less	2.20			2.33			1.80			3.22			8.71	11.86	53
Debt securities 1 to 5 years	9.26			10.65			10.79			10.33			11.75	17.94	48
Debt securities over 5 years	88.45			86.90			87.27			86.36			78.91	66.02	60
Pledged securities	0			0			0			0			0	30.57	2
Structured notes, fair value	0			0			0			0			0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-11.16			28.67			35.33			46.58			-9.93	26.69	23
Investment securities	-3.74			-3.26			-1.77			15.28			-2.44	11.75	21
Core deposits	-4.27			38.41			41.14			79.13			4.55	11.23	29
Noncore funding	55.58			-0.57			8.92			14.06			-16.08	6.59	19

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## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			7,063,383	8,362,207	10,496,487
Commit: Secured commercial real estate loans	83,150	47,285	72,026	5,665	66,855
Commit: Unsecured real estate loans	29,733	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			1,831,922	1,773,445	1,884,268
Securities underwriting	0	0	0	0	0
Standby letters of credit	389,319	274,055	322,789	289,230	219,514
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	10,496,629	13,840,368	12,139,017	13,021,940	40,908,075
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	5,314,573	4,320,899	5,067,160	30,387,844	1,846,421
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	152,489	253,756	532,801	1,356,526	680,927
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	1,001,000	1,001,000	0	0
Interest rate swaps	82,800,500	35,348,600	43,986,600	26,453,000	28,555,200
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	786,602	1,468,517	880,037	1,451,963	1,407,330
Commodity and other futures and forward contracts	0	0	0	0	18,543
Written options contracts (commodity and other)	34,953	22,779	82,867	110,569	15,066
Purchased options contracts (commodity and other)	34,953	22,779	82,867	110,569	15,066
Commodity and other swaps	0	0	0	0	0

## Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec)							3.37			4.85			7.53	23.52	7
Standby letters of credit	0.19			0.15			0.15			0.17			0.16	0.84	14
Commercial and similar letters of credit	0			0			0			0			0	0.02	17
Securities lent	5.21			7.35			5.79			7.56			29.36	0.40	95
Credit derivatives - notional amount (holding company as guarantor)	0			0			0			0			0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0			0			0			0			0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0			0			0			0			0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	2.64			2.29			2.42			17.63			1.33	0.45	89
Derivative contracts	41.64			20.23			22.20			17.11			22.03	68.47	53
Interest rate contracts	41.21			19.43			21.71			16.13			20.99	47.31	55
Interest rate futures and forward contracts	0.08			0.13			0.25			0.79			0.49	10.67	50
Written options contracts (interest rate)	0			0			0			0			0	2.47	10
Purchased options contracts (interest rate)	0			0.53			0.48			0			0	2.65	22
Interest rate swaps	41.14			18.76			20.97			15.35			20.50	28.86	65
Foreign exchange contracts	0.39			0.78			0.42			0.84			1.01	10.12	69
Futures and forward foreign exchange contracts	0			0			0			0			0	5.23	23
Written options contracts (foreign exchange)	0			0			0			0			0	0.05	39
Purchased options contracts (foreign exchange)	0			0			0			0			0	0.08	39
Foreign exchange rate swaps	0.39			0.78			0.42			0.84			1.01	2.03	85
Equity, commodity, and other derivative contracts	0.03			0.02			0.08			0.13			0.03	3.32	65
Commodity and other futures and forward contracts	0			0			0			0			0.01	0.19	82
Written options contracts (commodity and other)	0.02			0.01			0.04			0.06			0.01	0.98	72
Purchased options contracts (commodity and other)	0.02			0.01			0.04			0.06			0.01	0.94	70
Commodity and other swaps	0			0			0			0			0	0.38	35

## Percent of Average Loans and Leases

Loan commitments (reported semiannually, June/Dec)							8.72			13.27			18.37	45.53	12
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## Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts	83,809,497	38,117,431	46,566,172	29,482,627	30,692,132
Interest rate contracts	82,952,989	36,603,356	45,520,401	27,809,526	29,236,127
Foreign exchange contracts	786,602	1,468,517	880,037	1,451,963	1,407,330
Equity, commodity, and other contracts	69,906	45,558	165,734	221,138	48,675
<b>Derivatives Position</b>					
Futures and forwards	152,489	253,756	532,801	1,356,526	699,470
Written options	34,953	22,779	82,867	110,569	15,066
Exchange-traded	0	0	0	0	0
Over-the-counter	34,953	22,779	82,867	110,569	15,066
Purchased options	34,953	1,023,779	1,083,867	110,569	15,066
Exchange-traded	0	0	0	0	0
Over-the-counter	34,953	1,023,779	1,083,867	110,569	15,066
Swaps	83,587,102	36,817,117	44,866,637	27,904,963	29,962,530
Held for trading	9,181,797	7,439,631	11,620,372	13,644,527	15,801,932
Interest rate contracts	8,325,289	5,925,556	10,574,601	11,971,426	14,345,927
Foreign exchange contracts	786,602	1,468,517	880,037	1,451,963	1,407,330
Equity, commodity, and other contracts	69,906	45,558	165,734	221,138	48,675
Non-traded	74,627,700	30,677,800	34,945,800	15,838,100	14,890,200
Interest rate contracts	74,627,700	30,677,800	34,945,800	15,838,100	14,890,200
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	2,331,414,116	2,048,661,008	1,897,162,737	1,702,488,356	2,376,479,608
One year or less	1,864,218,528	1,357,883,852	1,286,385,479	1,040,300,433	1,641,275,821
Over 1 year to 5 years	299,737,244	507,752,469	433,233,620	485,685,813	557,547,398
Over 5 years	167,458,344	183,024,687	177,543,638	176,502,110	177,656,389
Gross negative fair value (absolute value)	113,201	48,674	44,563	72,448	14,152
Gross positive fair value	106,141	51,037	42,402	63,470	7,777
Held for trading	106,057	51,015	42,378	61,463	6,814
Non-traded	84	22	24	2,007	963
Current credit exposure on risk-based capital derivative contracts	34,453,574	43,017,366	45,295,337	39,253,591	33,654,147
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

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## Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	98.98			96.03			97.75			94.33			95.26	93.44	33
Foreign exchange contracts .....	0.94			3.85			1.89			4.92			4.59	3.20	76
Equity, commodity, and other contracts .....	0.08			0.12			0.36			0.75			0.16	1.64	66
Futures and forwards .....	0.18			0.67			1.14			4.60			2.28	13.49	33
Written options .....	0.04			0.06			0.18			0.38			0.05	5.91	13
Exchange-traded .....	0			0			0			0			0	0.15	42
Over-the-counter .....	0.04			0.06			0.18			0.38			0.05	5.10	14
Purchased options .....	0.04			2.69			2.33			0.38			0.05	4.42	37
Exchange-traded .....	0			0			0			0			0	0.28	39
Over-the-counter .....	0.04			2.69			2.33			0.38			0.05	3.35	38
Swaps .....	99.73			96.59			96.35			94.65			97.62	69.75	82
Held for trading .....	10.96			19.52			24.95			46.28			51.49	44.16	49
Interest rate contracts .....	9.93			15.55			22.71			40.61			46.74	37.24	54
Foreign exchange contracts .....	0.94			3.85			1.89			4.92			4.59	1.60	85
Equity, commodity, and other contracts .....	0.08			0.12			0.36			0.75			0.16	0.83	78
Non-traded .....	89.04			80.48			75.05			53.72			48.51	55.84	50
Interest rate contracts .....	89.04			80.48			75.05			53.72			48.51	52.22	52
Foreign exchange contracts .....	0			0			0			0			0	0.34	33
Equity, commodity, and other contracts .....	0			0			0			0			0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less) .....	2,781.80			5,374.60			4,074.12			5,774.55			7,742.96	93.86	99
One year or less .....	2,224.35			3,562.37			2,762.49			3,528.52			5,347.55	32.17	99
Over 1 year to 5 years .....	357.64			1,332.07			930.36			1,647.36			1,816.58	30.45	99
Over 5 years .....	199.81			480.16			381.27			598.66			578.83	28.09	99
Gross negative fair value (absolute value) .....	0.14			0.13			0.10			0.25			0.05	0.83	6
Gross positive fair value .....	0.13			0.13			0.09			0.22			0.03	1.19	4
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.01			0			0			0			0	0.06	12
Gross positive fair value (X) .....	0.01			0			0			0			0	0.07	8
Held for trading (X) .....	0.01			0			0			0			0	0.06	40
Non-traded (X) .....	0			0			0			0			0	0.01	16
Current credit exposure (X) .....	2.07			2.41			2.66			2.25			2.25	0.05	99
Credit losses on derivative contracts .....	0			0			0			0			0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30–89 days past due .....	0			0			0			0			0	0	47
90+ days past due .....	0			0			0			0			0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	47.17			60.10			62.07			61.40			62.26	0.73	99

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**Allowance and Net Loan and Lease Losses**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	124,577	135,526	135,526	114,427	113,650
Gross losses	16,950	15,082	24,415	24,404	25,555
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	554	739	965	723	385
Net losses	16,396	14,343	23,450	23,681	25,170
Provision for loan and lease losses	35,495	6,114	12,501	35,022	25,947
Adjustments	0	0	0	9,758	0
Ending balance	143,676	127,297	124,577	135,526	114,427
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

**Analysis Ratios**

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Provision for loan and lease losses / Average assets	0.02			0			0.01			0.02			0.02	0.15	15
Provision for loan and lease losses / Average loans and leases	0.05			0.01			0.02			0.06			0.05	0.24	17
Provision for loan and lease losses / Net loan and lease losses	216.49			42.63			53.31			147.89			103.09	130.58	35
Allowance for loan and lease losses / Total loans and leases not held for sale	0.14			0.15			0.14			0.19			0.19	0.83	1
Allowance for loan and lease losses / Total loans and leases	0.14			0.15			0.14			0.19			0.19	0.81	1
Allowance for loan and lease losses / Net loans and leases losses (X)	6.57			6.66			5.31			5.72			4.55	8.03	49
Allowance for loan and lease losses / Nonaccrual assets	17.13			15.46			14.01			50.38			112.27	218.72	28
ALLL / 90+ days past due + nonaccrual loans and leases	117.17			84.12			87.15			68.69			78.37	151.73	26
Gross loan and lease losses / Average loans and leases	0.02			0.03			0.03			0.04			0.04	0.28	10
Recoveries / Average loans and leases	0			0			0			0			0	0.08	3
Net losses / Average loans and leases	0.02			0.02			0.03			0.04			0.04	0.21	20
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0			0	0	40
Recoveries / Prior year-end losses	2.27			3.03			3.95			2.83			2.01	36.22	4
Earnings coverage of net loan and lease losses (X)	54.06			136.89			109.94			78.89			54.24	24.40	86

**Net Loan and Lease Losses By Type**

Real estate loans	0			0			0			0.01			0	0.01	38
Real estate loans secured by 1-4 family	0			0			0			0.01			0	0.01	42
Revolving														0.02	
Closed-end	0			0			0			0.01			0	0	45
Commercial real estate loans	0			0			0			0			0	0.01	38
Construction and land development	0			0			0			0			0	-0.01	60
1-4 family	0			0			0			0			0	0	55
Other	0			0			0			0			0	-0.01	61
Multifamily	0			0			0			0			0	0	56
Nonfarm nonresidential	0			0			0			0			0	0.02	38
Owner-occupied	0			0			0			0			0	0.01	45
Other	0			0			0			0			0	0.01	40
Real estate loans secured by farmland										0			0	0.01	48
Commercial and industrial loans	0			0.01			0.01			0.01			0	0.37	4
Loans to individuals	0			0			0			0.01			0.01	1.17	1
Credit card loans	0.11			0.33			0.23			0.60			0.59	3.11	14
Agricultural loans														0.08	
Loans to foreign governments and institutions														0	
Other loans and leases	0.10			0.11			0.15			0.13			0.19	0.15	70

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## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30–89 days past due loans and leases	16,265	17,133	19,018	67,685	49,201
90+ days past due loans and leases	27,426	44,722	34,808	61,606	44,500
Nonaccrual loans and leases	95,194	106,610	108,131	135,701	101,511
Total past due and nonaccrual loans and leases	138,885	168,465	161,957	264,992	195,212
Restructured 30–89 days past due	38	8	119	176	4
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	0	0	0	5,332	34,750
Total restructured loans and leases	38	8	119	5,508	34,754
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	190	692	545	1,154	422
Other real estate owned	226	517	931	0	0
<b>Other Assets</b>					
30–89 days past due	3,833	4,794	12,281	12,109	8,240
90+ days past due	2,061	3,556	4,790	2,808	14,055
Nonaccrual	743,539	716,956	781,315	133,299	409
Total other assets past due and nonaccrual	749,433	725,306	798,386	148,216	22,704

### Percent of Loans and Leases

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
30–89 days past due loans and leases	0.02			0.02			0.02			0.10			0.08	0.43	10
90+ days past due loans and leases	0.03			0.05			0.04			0.09			0.08	0.15	53
Nonaccrual loans and leases	0.09			0.12			0.12			0.19			0.17	0.51	13
90+ days past due and nonaccrual loans and leases	0.12			0.18			0.16			0.28			0.25	0.71	11

30–89 days past due restructured	0			0			0			0			0	0.01	26
90+ days past due restructured	0			0			0			0			0	0.01	29
Nonaccrual restructured	0			0			0			0.01			0.06	0.14	37
30–89 days past due loans held for sale	0			0			0			0			0	0	38
90+ days past due loans held for sale	0			0			0			0			0	0	42
Nonaccrual loans held for sale	0			0			0			0			0	0	40

### Percent of Loans and Leases and Other Assets

#### 30+ Days Past Due and Nonaccrual

30–89 days past due assets	0.02			0.03			0.03			0.11			0.10	0.43	10
90+ days past due assets	0.03			0.06			0.04			0.09			0.10	0.15	61
Nonaccrual assets	0.82			0.95			0.98			0.38			0.17	0.53	13
30+ days past due and nonaccrual assets	0.86			1.03			1.06			0.59			0.37	1.19	7

### Percent of Total Assets

90+ days past due and nonaccrual assets	0.43			0.46			0.44			0.19			0.12	0.44	11
90+ days past due and nonaccrual assets + other real estate owned	0.43			0.46			0.44			0.19			0.12	0.48	10

### Restructured and Nonaccrual Loans and Leases + OREO as Percent of:

Total assets	0.05			0.06			0.05			0.08			0.07	0.53	6
Allowance for loan and lease losses	66.57			84.71			88.08			101.11			89.08	115.41	42
Equity capital + allowance for loan and lease losses	0.37			0.39			0.40			0.48			0.36	4.28	3
Tier 1 capital + allowance for loan and lease losses	0.57			0.60			0.64			0.78			0.68	5.65	5
Loans and leases + other real estate owned	0.09			0.13			0.12			0.20			0.17	0.85	6

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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## Past Due and Nonaccrual Loans and Leases

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due .....	0.02			0.04			0.02			0.22			0.10	0.38	12
	90+ days past due .....	0			0			0			0			0	0.16	13
	Nonaccrual .....	0.04			0.10			0.10			0.27			0.16	0.46	17
Commercial and industrial	30–89 days past due .....	0			0			0			0			0	0.31	2
	90+ days past due .....	0			0			0			0			0	0.05	14
	Nonaccrual .....	0			0			0			0			0	0.83	3
Individuals	30–89 days past due .....	0.01			0			0			0			0.01	0.83	12
	90+ days past due .....	0.01			0			0			0			0	0.17	37
	Nonaccrual .....	0			0			0			0.02			0	0.17	11
Depository institution loans	30–89 days past due .....	0			0			0			0			0	0	47
	90+ days past due .....	0			0			0			0			0	0	49
	Nonaccrual .....	0			0			0			0			0	0	48
Agricultural	30–89 days past due .....														0.24	
	90+ days past due .....														0	
	Nonaccrual .....														0.67	
Foreign governments	30–89 days past due .....														0.07	
	90+ days past due .....														0	
	Nonaccrual .....														0.03	
Other loans and leases	30–89 days past due .....	0.04			0.05			0.09			0.17			0.24	0.20	64
	90+ days past due .....	0.11			0.28			0.23			0.41			0.35	0.01	96
	Nonaccrual .....	0.38			0.53			0.56			0.54			0.60	0.13	90

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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## Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.02			0.04			0.02			0.22			0.11	0.67	7
	90+ days past due .....	0			0			0			0			0	0.31	14
	Nonaccrual .....	0.04			0.10			0.10			0.28			0.16	0.73	12
Revolving	30–89 days past due .....														0.45	
	90+ days past due .....														0.05	
	Nonaccrual .....														1	
Closed-end	30–89 days past due .....	0.02			0.04			0.02			0.22			0.11	0.70	7
	90+ days past due .....	0			0			0			0			0	0.35	16
	Nonaccrual .....	0.04			0.10			0.10			0.28			0.16	0.70	14
Junior lien	30–89 days past due .....	0			0			0			0			0	0.02	9
	90+ days past due .....	0			0			0			0			0	0	29
	Nonaccrual .....	0			0			0			0			0	0.04	8
Commercial real estate	30–89 days past due .....	0			0			0			0			0	0.18	4
	90+ days past due .....	0			0			0			0			0	0.03	19
	Nonaccrual .....	0			0			0			0			0	0.23	5
Construction and development	30–89 days past due .....	0			0			0			0			0	0.28	12
	90+ days past due .....	0			0			0			0			0	0.02	33
	Nonaccrual .....	0			0			0			0			0	0.20	12
1–4 family	30–89 days past due .....	0			0			0			0			0	0.06	25
	90+ days past due .....	0			0			0			0			0	0	41
	Nonaccrual .....	0			0			0			0			0	0.02	30
Other	30–89 days past due .....	0			0			0			0			0	0.20	15
	90+ days past due .....	0			0			0			0			0	0.01	35
	Nonaccrual .....	0			0			0			0			0	0.17	14
Multifamily	30–89 days past due .....	0			0			0			0			0	0.08	19
	90+ days past due .....	0			0			0			0			0	0	41
	Nonaccrual .....	0			0			0			0			0	0.05	21
Nonfarm non-residential	30–89 days past due .....	0			0			0			0			0	0.14	5
	90+ days past due .....	0			0			0			0			0	0.03	22
	Nonaccrual .....	0			0			0			0			0	0.28	5
Owner Occupied	30–89 days past due .....	0			0			0			0			0	0.07	8
	90+ days past due .....	0			0			0			0			0	0.01	26
	Nonaccrual .....	0			0			0			0			0	0.16	7
Other	30–89 days past due .....	0			0			0			0			0	0.07	9
	90+ days past due .....	0			0			0			0			0	0.01	30
	Nonaccrual .....	0			0			0			0			0	0.10	9
Farmland	30–89 days past due .....										0			0	0.23	23
	90+ days past due .....										0			0	0.01	42
	Nonaccrual .....										0			0	0.84	19
Credit card	30–89 days past due .....	0.33			0.33			0.26			0.35			0.52	1.19	16
	90+ days past due .....	0.19			0.24			0.19			0.37			0.42	0.78	36
	Nonaccrual .....	0			0			0			0			0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	44,919,850	44,925,776	44,924,356	44,818,679	44,735,664
Retained earnings	-22,075,189	-19,969,539	-21,595,387	-19,618,894	-19,328,304
Accumulated other comprehensive income (AOCI)	-1,349,291	-300,703	-394,368	-67,072	-312,736
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	21,495,370	24,655,534	22,934,601	25,132,713	25,094,624
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	9,368,199	10,012,968	9,720,070	10,800,783	11,965,886
Accumulated other comprehensive income-related adjustments	-1,349,291	-300,703	-394,368	-67,072	-312,736
Other deductions from common equity tier 1 capital	16,278	64,956	67,839	14,643	0
Subtotal:	13,460,184	14,878,313	13,541,060	14,384,359	13,441,474
Adjustments and deductions for common equity tier 1 capital	872,000	47,617	539,408	0	1,545,597
Common equity tier 1 capital	12,588,184	14,830,696	13,001,652	14,384,359	11,895,877
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	4,150,000	3,150,000	4,150,000	3,150,000	3,150,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	4,150,000	3,150,000	4,150,000	3,150,000	3,150,000
Less: Additional tier 1 capital deductions	95,469	103,435	100,700	103,487	101,936
Additional tier 1 capital	4,054,531	3,046,565	4,049,300	3,046,513	3,048,064
<b>Tier 1 Capital</b>	16,642,715	17,877,261	17,050,952	17,430,872	14,943,941
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	0	480,000	0	600,000	600,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	143,676	127,297	124,577	135,526	114,427
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	143,676	607,297	124,577	735,526	714,427
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	143,676	607,297	124,577	735,526	714,427
Exited advanced approach tier 2 capital					
Total capital	16,786,391	18,484,558	17,175,529	18,166,398	15,658,368
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	202,046,676	185,714,619	198,558,080	165,528,006	140,902,874
Less: Deductions from common equity tier 1 capital	10,351,946	10,228,976	10,428,016	10,918,913	13,613,419
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	191,694,730	175,485,643	188,130,064	154,609,093	127,289,455
Total risk-weighted assets	73,042,743	71,570,540	72,978,591	63,929,408	54,057,360
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	17.23			20.72			17.82			22.50			22.01	12.11	96
Common equity tier 1 capital, column B	0			0			0			0			0	0.29	46
Tier 1 capital, column A	22.78			24.98			23.36			27.27			27.64	12.78	97
Tier 1 capital, column B	0			0			0			0			0	0.34	46
Total capital, column A	22.98			25.83			23.54			28.42			28.97	14.36	97
Total capital, column B	0			0			0			0			0	0.38	46
Tier 1 leverage	8.68			10.19			9.06			11.27			11.74	9.76	89
Supplementary leverage ratio, advanced approaches HCs	7.77			8.98			8.04			11.62				7.41	



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## Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	325,331	0	332,148	264,984	-100.00	-100.00
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	325,331	0	332,148	264,984	-100.00	-100.00
Reinsurance recoverables (L/H)		106,060		99,433	100,281		
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	218,958	0	226,956	164,280	-100.00	-100.00
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	218,958	0	226,956	164,280	-100.00	-100.00
Total insurance underwriting net income	0	23,052	0	80,343	14,749	-100.00	-100.00
Total property and casualty	0	0	0	0	0		
Total life and health	0	23,052	0	80,343	14,749	-100.00	-100.00
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	106,107	0	99,452	100,308	-100.00	-100.00
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	28,874	35,633	51,059	48,028	62,183	-18.97	-41.83
Other insurance activities income	28,874	33,873	51,059	46,247	60,502	-14.76	-39.79
Insurance and reinsurance underwriting income	0	1,760	0	1,781	1,681	-100.00	-100.00
Premiums	0	1,760	0	1,781	1,681	-100.00	-100.00
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	1,760	0	1,781	1,681	-100.00	-100.00
Insurance benefits, losses, expenses	0	601	0	1,296	1,507	-100.00	-100.00
Net assets of insurance underwriting subsidiaries	0	325,328	0	168,996	261,951	-100.00	-100.00
Life insurance assets	0	0	0	0	0		

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0			0.17			0			0.19			0.19	0.01	93
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..				0						0			0	51.47	18
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..				100						100			100	48.53	81
Separate account assets (L/H) / Total life assets .....				0						0			0	7.26	42
Insurance activities revenue / Adjusted operating income .....	0.28			0.33			0.35			0.38			0.51	0.47	75
Premium income / Insurance activities revenue .....	0			4.94			0			3.71			2.70	7.32	80
Credit related premium income / Total premium income .....				0						0			0	34.91	29
Other premium income / Total premium income .....				100						100			100	65.09	70
Insurance underwriting net income / Consolidated net income .....	0			1.62			0			8.24			2.02	0.08	94
Insurance net income (P/C) / Equity (P/C) .....														19.86	
Insurance net income (L/H) / Equity (L/H) .....				14.04						35.40			8.98	5.13	66
Insurance benefits, losses, expenses / Insurance premiums .....				34.15						72.77			89.65	233.61	55
Reinsurance recovery (P/C) / Total assets (P/C) .....														0.15	
Reinsurance recovery (L/H) / Total assets (L/H) .....				32.60						29.94			37.84	0.15	95
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0			0.17			0			0.10			0.19	0	96
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	0			0			0			0			0	11.51	3
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....	61,287,694			62,048,406			66,445,206			62,471,238			56,960,001		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	30.45			32.93			31.68			36.24			40.89	1.39	96

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## Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases	465,512	508,033	537,369	131,602	199,270
Real estate loans	0	0	0	0	0
Commercial and industrial loans	458,473	504,574	521,169	97,614	142,680
Loans to depository institutions and other banks acceptances	7,039	3,459	16,200	450	4
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	30,629	56,303
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	2,909	283
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	800	789	787	3,098	5,714
Total selected foreign assets	466,312	508,822	538,156	134,700	204,984
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans	0			0			0			0.99			2.69	1.25	74
Cost: Interest-bearing deposits														1.19	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans														27.03	
Commercial and industrial loans														0.29	
Foreign governments and institutions														0	
<b>Growth Rates</b>															
Net loans and leases	-8.37			288.13			308.33			-33.96			16.50	22.48	72
Total selected assets	-8.35			282.61			299.52			-34.29			19.84	12.40	77
Deposits														10.36	

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**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		
Activity as a Percent of Total Assets		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

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**Servicing, Securitization and Asset Sale Activities—Part 2**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure .....					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Unused commitments to provide liquidity (servicer advance) .....					
Seller's interest carried as securities and loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure .....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>30–89 Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0		
Home equity lines .....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans .....	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets .....	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0		
Home equity lines .....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans .....	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets .....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0		
Home equity lines .....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans .....	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

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**Servicing, Securitization and Asset Sale Activities—Part 3**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets</b> .....					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b> .....					

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# Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change		
						1-Year	5-Year	
Operating Income								
Income from bank subsidiaries .....	23,160	158	448	0	1,894	14558.23		
Dividends .....	0	0	0	0	0			
Interest .....	23,160	158	448	0	1,894	14558.23		
Management and service fees .....	0	0	0	0	0			
Other income .....	0	0	0	0	0			
Income from nonbank subsidiaries .....	369,172	171,554	237,408	5,347,612	713,426	115.19	-6.01	
Dividends .....	3,000	3,000	3,000	5,000,000	0	0.00	-88.82	
Interest .....	361,907	168,553	234,407	346,541	713,426	114.71	-1.10	
Management and service fees .....	0	0	0	0	0			
Other income .....	4,265	1	1	1,071	0	426400.00		
Income from subsidiary holding companies .....	0	0	0	0	0			
Dividends .....	0	0	0	0	0			
Interest .....	0	0	0	0	0			
Management and service fees .....	0	0	0	0	0			
Other income .....	0	0	0	0	0			
Total income from subsidiaries .....	392,332	171,712	237,856	5,347,612	715,320	128.48	-0.11	
Securities gains (losses) .....	0	0	0	0	0			
Other operating income .....	43,661	56,334	71,280	205,859	243,698	-22.50	493.30	
Total operating income .....	435,993	228,046	309,136	5,553,471	959,018	91.19	8.97	
Operating Expenses								
Personnel expenses .....	1,340	1,217	1,732	1,654	1,652	10.11	257.33	
Interest expense .....	498,387	238,307	318,537	430,502	774,933	109.14	44.01	
Other expenses .....	2,117	4,224	4,905	7,164	23,516	-49.88	-61.76	
Provision for loan and lease losses .....	0	0	0	0	0			
Total operating expenses .....	501,844	243,748	325,174	439,320	800,101	105.89	42.57	
Income (loss) before taxes .....	-65,851	-15,702	-16,038	5,114,151	158,917			
Applicable income taxes (credit) .....	0	0	0	4,297	79,976		-100.00	
Extraordinary items .....								
Income before undistributed income of subsidiaries .....	-65,851	-15,702	-16,038	5,109,854	78,941			
Equity in undistributed income of subsidiaries .....	404,906	1,435,771	1,827,976	-4,134,597	650,992	-71.80	-60.21	
Bank subsidiaries .....	0	0	0	0	0			
Nonbank subsidiaries .....	404,906	1,435,771	1,827,976	-4,134,597	650,992	-71.80	-60.21	
Subsidiary holding companies .....	0	0	0	0	0			
Net income (loss) .....	339,055	1,420,069	1,811,938	975,257	729,933	-76.12	-67.85	
Memoranda								
Bank net income .....	0	0	0	0	0			
Nonbank net income .....	407,906	1,438,771	1,830,976	865,403	650,992	-71.65	-60.95	
Subsidiary holding companys' net income .....	0	0	0	0	0			

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## Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	17,489	0.03	157	0	0	0	0	0	11039.49	
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	17,489	0.03	157	0	0	0	0	0	11039.49	
Investment in nonbank subsidiaries .....	49,222,035	78.91	44,158,407	84.37	52,244,946	87.53	45,969,075	43,140,651	11.47	5.19
Common and preferred stock .....	21,616,567	34.66	21,874,101	41.79	22,171,207	37.15	20,564,865	24,407,055	-1.18	3.42
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	27,470,658	44.04	22,227,545	42.47	30,030,368	50.31	25,372,387	18,689,510	23.59	6.26
Other receivables .....	134,810	0.22	56,761	0.11	43,371	0.07	31,823	44,086	137.50	243.52
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		
Securities .....	4,984,746	7.99	4,887,031	9.34	4,823,704	8.08	4,823,526	4,994,450	2.00	
Securities purchased (reverse repos) .....	1,765,278	2.83	1,579,629	3.02	1,649,751	2.76	922,465	1,016,797		-79.20
Cash and due from affiliated depository institution .....	5,007,658	8.03	852,627	1.63	53,723	0.09	82,582	22,557	487.32	78673.92
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	62	0		
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	0		
Intangible assets .....	0	0	0	0	0	0	0	0		
Other assets .....	1,378,246	2.21	864,154	1.65	914,874	1.53	1,378,710	1,594,583	59.49	-62.69
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	62,375,452	100.00	52,342,005	100.00	59,686,998	100.00	53,176,420	50,769,038	19.17	5.76
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	25,731	0.04	57,657	0.11	7,728	0.01	0	2,719	-55.37	
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	7,317,925	11.73	2,162,955	4.13	7,355,170	12.32	3,466,285	3,714,730	238.33	-9.34
Borrowings with maturity over 1 year .....	28,988,885	46.47	21,007,430	40.13	24,768,580	41.50	20,262,190	17,232,350	37.99	22.52
Subordinated notes and debentures .....	0	0	600,000	1.15	0	0	600,000	600,000	-100.00	-100.00
Other liabilities .....	238,162	0.38	77,336	0.15	26,371	0.04	117,948	85,772	207.96	31.33
Balance due to subsidiaries and related institutions .....	159,379	0.26	631,093	1.21	444,548	0.74	447,284	856,843	-74.75	-81.10
Total liabilities .....	36,730,082	58.89	24,536,471	46.88	32,602,397	54.62	24,893,707	22,492,414	49.70	10.11
Equity Capital .....	25,645,370	41.11	27,805,534	53.12	27,084,601	45.38	28,282,713	28,276,624	-7.77	0.10
Perpetual preferred stock (income surplus) .....	4,150,000	6.65	3,150,000	6.02	4,150,000	6.95	3,150,000	3,150,000	31.75	84.44
Common stock .....	1	0	1	0	1	0	1	1	0.00	0.00
Common surplus .....	45,819,849	73.46	45,825,775	87.55	45,824,355	76.77	45,718,678	45,635,663	-0.01	3.37
Retained earnings .....	-22,075,189	-35.39	-19,969,539	-38.15	-21,595,387	-36.18	-19,618,894	-19,296,304		
Accumulated other comprehensive income .....	-1,349,291	-2.16	-300,703	-0.57	-394,368	-0.66	-67,072	-312,736		
Other equity capital components .....	-900,000	-1.44	-900,000	-1.72	-900,000	-1.51	-900,000	-900,000		
Total liabilities and equity capital .....	62,375,452	100.00	52,342,005	100.00	59,686,998	100.00	53,176,420	50,769,038	19.17	5.76
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	159,263	0.26	630,777	1.21	443,822	0.74	440,586	852,053	-74.75	
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	159,263	0.26	630,777	1.21	443,822	0.74	440,586	856,843	-74.75	-81.11
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		



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## Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
<b>Profitability</b>															
Net income / Average equity capital .....	1.62			6.74			6.46			3.46			2.59	9.68	7
Bank net income / Average equity investment in banks .....														10.51	
Nonbank net income / Average equity investment in nonbanks .....	2.50			9.02			8.54			3.60			2.73	7.89	37
Subsidiary HCs net income / Average equity investment in sub HCs .....														8.55	
Bank net income / Parent net income .....	0			0			0			0			0	82.22	7
Nonbank net income / Parent net income .....	120.31			101.32			101.05			88.74			89.19	5.93	97
Subsidiary holding companies' net income / Parent net income .....														74	
<b>Leverage</b>															
Total liabilities / Equity capital .....	143.22			88.24			120.37			88.02			79.54	20.43	90
Total debt / Equity capital .....	141.57			85.49			118.61			86.02			76.20	14.31	92
Total debt + notes payable to subs that issued TPS / Equity capital .....	141.57			85.49			118.61			86.02			76.20	16.36	92
Total debt + Loans guaranteed for affiliate / Equity capital .....	141.57			85.49			118.61			86.02			76.20	14.56	92
Total debt / Equity capital – excess over fair value .....	141.57			85.49			118.61			86.02			76.20	14.51	92
Long-term debt / Equity capital .....	113.04			77.71			91.45			73.76			63.06	13.04	92
Short-term debt / Equity capital .....	28.54			7.78			27.16			12.26			13.14	1.02	94
Current portion of long-term debt / Equity capital .....	0.62			2.27			1.64			1.56			3.03	0.05	96
Excess cost over fair value / Equity capital .....	0			0			0			0			0	0.12	38
Long-term debt / Consolidated long-term debt .....	97.32			97.52			97.79			98.60			97.13	28.44	97
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	84.29			78.67			81.86			72.71			86.32	103.22	3
Total investment in subs / Equity capital .....	192			158.81			192.90			162.53			152.57	111.07	90
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	-8.91			-3.13			-2.71			-7.91			-5.30	0.36	1
Equity investment in subs – equity cap / Net income-div (X) .....														1.22	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	33.02			11.32			7.51			400.97			63	177.68	8
Cash from ops + noncash items + op expense / Op expense + dividend .....	-25.46			13.10			-1.27			373.57			162.50	190.27	44
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	475.10			138.17			99.30			104.34			101.62	116.34	36
Pretax operating income + interest expense / Interest expense .....	86.79			93.41			94.97			1,287.95			120.51	1,968.54	10
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	86.79			93.41			94.97			1,287.95			120.51	1,632.83	8
Dividends + interest from subsidiaries / Interest expense + dividends .....	29.46			8.55			5.79			388.81			52.21	210.80	5
Fees + other income from subsidiaries / Salary + other expenses .....	123.37			0.02			0.02			12.15			0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X) .....	1.17			1.94			3.13			1.58			0.73	57.11	5
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	0.08			2.18			-8.25			-2.85			7.54	2.64	80
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....														0.04	
Nonaccrual .....														0.54	
Total .....														0.58	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0			0			0			0			0	0	49
To nonbank subsidiaries .....	0			0			0			0			0	0.10	46
To subsidiary holding companies .....	0			0			0			0			0	0	49
Total .....	0			0			0			0			0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	43.13			46.36			43.81			51.23			59.80	5.62	92
Combined thrift assets (reported only by bank holding companies) .....	0			0			0			0			0	0	50
Combined foreign nonbank subsidiary assets .....	0.02			0.02			0.02			0.14			0.24	0.19	86

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## Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....										18.49			754.08	57.84	98
Dividends declared / Net income .....	241.48			124.69			209.08			96.86			81.55	33.08	95
Net income – dividends / Average equity .....	-2.29			-1.66			-7.04			0.11			0.48	6.46	5
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	0			0			0			0			0	178.13	9
Dividends from nonbank subsidiaries .....	0.37			0.17			0.08			529.32			0	7.53	19
Dividends from subsidiary holding companies.....	0			0			0			0			0	21.40	42
Dividends from all subsidiaries .....	0.37			0.17			0.08			529.32			0	260.40	2
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....														66.55	
Interest income from bank subsidiaries.....														0.54	
Management and service fees from bank subsidiaries .....														1.55	
Other income from bank subsidiaries.....														0	
Operating income from bank subsidiaries .....														69.36	
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	0.74			0.21			0.16			577.77			0	82.95	12
Interest income from nonbank subsidiaries.....	88.72			11.72			12.80			40.04			109.59	20.25	88
Management and service fees from nonbank subsidiaries .....	0			0			0			0			0	1.92	38
Other income from nonbank subsidiaries.....	1.05			0			0			0.12			0	1.06	43
Operating income from nonbank subsidiaries .....	90.50			11.92			12.97			617.93			109.59	150.41	59
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....														61.23	
Interest income from subsidiary holding companies.....														6.54	
Management and service fees from subsidiary holding companies.....														0.36	
Other income from subsidiary holding companies.....														0.29	
Operating income from subsidiary holding companies.....														76.49	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	0			0			0			0			0	67.32	10
Interest income from bank subsidiaries.....	5.31			0.07			0.14			0			0.20	0.80	62
Management and service fees from bank subsidiaries .....	0			0			0			0			0	1.81	36
Other income from bank subsidiaries.....	0			0			0			0			0	0.03	44
Operating income from bank subsidiaries .....	5.31			0.07			0.14			0			0.20	78.80	9
Dividends from nonbank subsidiaries .....	0.69			1.32			0.97			90.03			0	2.65	19
Interest income from nonbank subsidiaries.....	83.01			73.91			75.83			6.24			74.39	1.19	98
Management and service fees from nonbank subsidiaries .....	0			0			0			0			0	0.06	41
Other income from nonbank subsidiaries.....	0.98			0			0			0.02			0	0.04	44
Operating income from nonbank subsidiaries .....	84.67			75.23			76.80			96.29			74.39	7.29	93
Dividends from subsidiary holding companies.....	0			0			0			0			0	4.52	43
Interest income from subsidiary holding companies.....	0			0			0			0			0	0.20	44
Management and service fees from subsidiary holding companies.....	0			0			0			0			0	0	49
Other income from subsidiary holding companies.....	0			0			0			0			0	0	48
Operating income from subsidiary holding companies.....	0			0			0			0			0	6.08	40
Loans and advances from subsidiaries / Short term debt.....	2.18			29.16			6.03			12.71			22.94	83.37	42
Loans and advances from subsidiaries / Total debt .....	0.44			2.65			1.38			1.81			3.95	28.33	34